S

STATE BANK OF I D

TO WHOMSOEVER IT MAY CONCERN

Date: 31.12.2025

The advocate has rectified the error in the Title Investigation Report (TIR) and has duly certified that the due diligence has been carried out. We have obtained the opinion of the Bank's Law Officer, who has advised that if the TIR clearly reports that the subject property cannot be identified from the utility bills, the Bank may rely upon the same.

It is further submitted that utility bills generally contain only the postal address of the premises and do not provide specific particulars required for precise identification of the land. Hence, identification of the property solely based on the electricity bill is not feasible. Accordingly, the RFIA deviation stands complied with

कृते भारतीय स्टेट बैंक
For State Bank of India

क्रेडिट सपोर्ट ऑफिसर / Credit Support Officer
एस एम ई शाखा पेरुम्बावूर / SME Br Perumbavoor

Prathiksha Kini
Credit Support Officer

कृते भारतीय स्टेट बैंक
For State Bank of India

रिलेशनशिप मैनेजर / Relationship Manager
एस एम ई, पेरुम्बावूर / SME Perumbavoor

Vandana A
Relationship Manager SME

PS: Only few pages have been uploaded due to size constraints. All the pages will be produced as and when required

कृते भारतीय स्टेट बैंक
For State Bank of India

क्रेडिट सपोर्ट ऑफिसर / Credit Support Officer
एस एम ई शाखा पेरुम्बावूर / SME Br Perumbavoor

Bank sha

SME Perumbavoor Branch

Outlook

Re: additional due diligence

From Kunakose George Thekkel CM Law AO Ernakulam <cmlaw.aoern@sbi.co.in>
Date Mon 12/1/2025 11:34 AM
To SBI PBB PERUMBAVOOR(71017) <sbi.71017@sbi.co.in>

Dear,

We refer to the trailing mail.

If the TIR clearly reports that the subject property cannot be identified from the utility bills the Bank may resort to the same. It may be noted that the utility bills general carries the postal address of the location and not the particulars required for identification of the land.

With regards,
Kuriakose George Thekkel
Chief Manager (Law) Administrative Office - Ernakulam
State Bank of India, Ernakulam - 682 031
☎ Mob. 7738774200, Ph. 0484-2380800
E-Mail - cmlaw.aoern@sbi.co.in

From: SBI PBB PERUMBAVOOR(71017) <sbi.71017@sbi.co.in>
Sent: 01 December 2025 10:57
To: Kuriakose George Thekkel CM Law AO Ernakulam <cmlaw.aoern@sbi.co.in>
Subject: additional due diligence

Dear Sir,
We have received RFIA comment that "Additional due diligence by perusal of any two of the followings were not incorporated in the TVSR. a. Electricity Bill b. Water Bill c. Sales Tax Registration d. Land / property Tax Paid etc." for most of our accounts. However, our empanelled advocates are having the opinion that property could not be identified from any of the above said documents. Please give your opinion regarding the matter.

Thanks & Regards,
Chief Manager
SME Perumbavoor Branch

State Bank of India |SME Perumbavoor Branch
Pullikallumpurath Tower| A.M Road Perumbavoor
Ernakulam - 683 542| Kerala
Tele +91 484 2520007 |email: sbi.71017@sbi.co.in

SME-1

LETTER OF ARRANGEMENT
(To be issued in duplicate)

To

Sri HASSAN AL PROPRIETOR,
PAN: AANPH5388P
CHIRAPULLY HOUSE
RAYONPURAM PO,
KANJIRAKKAD, PERUMBAVOOR,
ERNAKULAM, KERALA 683543

Letter No: SBI/RMSME2/15052025 Date: 28.05.2025

Dear Sirs,

ADVANCES TO SME SEGMENT
SANCTION OF CREDIT FACILITIES

With reference to your application dated 23.04.2025 requesting us for sanction / renewal of Working Capital Limits and / or Term Loan Limits at existing / enhanced levels and subsequent correspondence in this regard, we have pleasure in advising sanction of the following credit facilities, which are available subject to your acceptance / fulfillment of the Terms and Conditions detailed in Annexures A/B/C:

(Rs. in Cr)

SL	FACILITY	LIMIT
A] FUND BASED LIMITS:		
a	Cash credit	3.00
b	ME Car Loan	0.11
c		
d		
Total of Fund Based Limits		3.11
B] NON-FUND BASED LIMITS:		
a	Bank Guarantee	0.45
b		
c		
Total of Non-Fund Based Limits		0.45
TOTAL LIMITS		3.56

(Please furnish particulars of inter-changeability between limits, if any)

We are forwarding this letter in duplicate along with Annexures A/B/C and shall be glad if you return to us the originals duly signed by you and the guarantors in token of having accepted the Terms and Conditions, below the words "We Accept" appearing at the end of the Annexures and retain the duplicate thereof for your record.

Thereafter, you may call on us with the guarantors, preferably with prior appointment, to execute the documents in this regard

Assuring you of our best services at all times.

Yours faithfully,

For State Bank of India

BRANCH MANAGER

Encl.: Terms and Conditions / Annexures A/B/C

Sri Hassan Al

Sri Ameersha C H

ANNEXURE A

TERMS AND CONDITIONS

1. **SECURITY:**

Limit	Primary Security	Collateral Security	
Fund Based		Immovable Property	Third Party Guarantee
Cash Credit - Rs 3.00 Cr	Hypothecation of entire stocks, receivables and assets purchased out of bank finance	1) EM of commercial Plot bearing Survey No. 239/8b, 7b2/3, situated at Perumbavoor of total area of 5.04 ares belongs to Ameersha C H, who is guarantor. 2) EM of residential Building bearing Survey No. 7, situated at Perumbavoor, of total area of 4.60 ares belongs to Hassan M, who is proprietor. 3) EM of commercial Plot bearing Survey No. 348/11/3, situated at perumbavoor, 683542, measuring total area of 4.05 ares . belongs to : Ameersha C H, who is guarantor. 4) EM of residential land bearing Survey No. 378/2-1, situated at Perumbavoor, 683542, total area of 60.71 ares belongs to Hassan M, who is proprietor.	1. Hassan M 2. Ameersha C H
SME Car Loan – Rs 0.11 Cr	Assets purchased out of bank finance: Toyota Hyryder Petrol Hybrid 1.5L.		
Non-Fund Based: Bank Guarantee – Rs 0.45 Cr	As applicable for cash credit	As applicable for cash credit	As applicable for cash credit

2. **PERIOD OF ADVANCE & REPAYMENT TERMS:**

Working Capital: Repayable on demand. The facility which has been sanctioned on 15.05.2025 is available for 6 months from that date, subject to review every 12 months, when it may be cancelled / reduced depending upon the conduct and utilization of the advance, or as per the Bank's Scheme.

SME Car Loan: To be availed within a period of 6 months from the date of sanction.

The Term Loan is to be repaid as per the following repayment schedule:

In 84 monthly instalments of Rs. 17,698.00 each, with the first instalment commencing on 160.06.2025 and the last instalment falling due on 16.05.2032.

Sri Hassan M

Sri Ameersha C H

MATHEWS
ADVOCATE

ADAM COMP E
PERUMBAVOOR

The Manager
State Bank of India
SME Branch
Perumbavoor

REPORT OF INVESTIGATION OF TITLE IN RESPECT OF IMMOVABLE PROPERTY

1	Name of the Branch / Business Unit / Office seeking opinion	SME Branch. Perumbavoor
	a) Reference No. and Date of the letter under the cover of which the documents tendered for scrutiny are forwarded	Dated : 18.12.2023
	b) Name of the borrower	"M/s Malikayil Petroleum" Rep by Its Managing Partner Shri Ameershah
2	a) Type of Loan	EDFS Loan
	b) Type of property	Dry land
3	a) Name of the unit/concern /company/ person offering the property/(ies) as security	Shri Ameershah
	b) Constitution of the unit/ concern/ person/body/authority offering the property for creation of charge	Individual
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Borrower/Guarantor
4	Value of Loan	Rs. 60,00,000/-
5	Description of the Property	
	District	Ernakulam
	Taluk	Kunnathunad
	Sub District	Perumbavoor
	Village	Arackapady
	Kara	Vengola
	Block No.	XXII
	Thandapper No.	6363
	Building No.	XVII/496-B. C & D
	Old Sy No.	377/8-1 & 376/20-1
	Re-Sy No.	346/11-3
	Extent	04.05 Are
	Boundaries of the property as per document	
	East	Road
	South	Road
	West	Property of H P Petrop Pump
	North	Property of Parayil Joy

	a) Document in relation to electricity connection; b) Document in relation to water connection; c) Document in relation to Sales Tax Registration, if any applicable; d) Other utility bills, if any.	Property cannot be identified per the electricity bill. As per the Location Sketch No. 489/2016 issued by the Village Officer, Arackappady Village property can be identified.
35	Whether the documents, ie, valuation report and /or approved/ sanctioned plans reflect/indicate any difference/discrepancy in the boundaries in relation to the title document/other document are made available, please comment on the same including the comments on the description and boundaries of the property on the said document and that the in the title deeds.	Boundaries of the property described in the location sketch and document are same.
36	Whether the Bank will be able to enforce SARFAESI Act, if required against the property offered as security?	Yes
	Property is SARFAESI Compliant (Y/N)	Yes
37	c) Whether original title deeds are available for creation of equitable mortgage	NA
	d) In case of absence of original title deeds, details of legal and other requirements for creation of a proper, valid and enforceable mortgage by deposit of certified extracts duly certified etc., as also any precaution to be taken by the Bank in this regard.	NA
38	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	No
39	The specific persons who are required to create mortgage to deposit documents creating mortgage.	Shri Ameershah

Derivation of Title:

The property offered as security along with certain other property previously belonged Shri Joy S/o Shri George, Kunnathuparayil House, Vengola Kara, Vengola Village by virtue of document No. 4003/1969 of the Perumbavoor Sub Registry. So as per the Gift Deed No. 003/1969 of the Perumbavoor Sub Registry. Shri George S/o Shri Varkey, Kunnathuparayil House, Vengola Kara, Vengola Village sold his entire right in the property having an extent of 42.10 Ares in Old Sy No. 376/16B, 11.74 Ares in Old Sy No. 376/21A, 40.48 Ares in Old Sy No. 376/21B and 31.75 Ares in Old Sy No. 377/8-1 to Shri Joy S/o Shri George for a valid consideration of love and affection/-.

On 22.05.2006 Shri Joy S/o Shri George sold his entire right in the property having an extent of 04.05 Ares in Old Sy No. 346/11 from the above said property to Shri Ameershah S/o Shri Hassan, Chirapuly House, Kanjirakad Kara, Perumbavoor Village for a valid consideration of Rs. 30,000/- as per the Sale Deed No. 3894/2006 of the Perumbavoor Sub Registry.

The Encumbrance Certificate No. 12460/2017 dated 11.10.2017 issued by the Perumbavoor Sub Registry is verified. The Encumbrance Certificate does not disclose any encumbrance on the property for the period from 01.01.1987 to 30.09.2017.

Certificate of title.

1.	I have examined the Original Title Deed intended to be deposited relating to the schedule property and offered as security by way of Equitable Mortgage and that the documents of title referred to in the Opinion are valid evidence of Right, title and Interest and that if the said Registered/ Equitable Mortgage is created, it will satisfy the requirements of creation of Equitable Mortgage and I further certify that:
2.	I have examined the documents in detail, taking into account all the Guidelines in the c eck list vide Annexure B and the other relevant factors.
3.	I confirm having made a search in the land / revenue records. I also confirm having verified and checked the records of the relevant Government Offices/ Sub-Registrar (s) Office(s), Revenue Records, Municipal/Panchayath Office, Land Acquisition Office, Registrar of CompanieOffice, Wakf Board (wherever applicable). I do not find anything adverse which would prevent the title holder from creating a valid mortgage. I am liable / responsible, if any loss is caused to the bank due to negligence on my part or by any agent in making search.
4.	Following scrutiny of land Records/ Revenue Records and relative title deeds, certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC). I hereby certify the genuineness of the Title deeds, suspicious, Doubt, f any, has been clarified by making necessary enquiries.
5.	There are no prior Mortgage / Charges / Encumbrances whatsoever, as could be seen fro the Encumbrance Certificate for the period from 01.01.1987 to 30.09.2017 pertaining to the immovable property/ ies covered by above said Title Deed. The property is free from l Encumbrances.
6.	In case of second/ subsequent charge in favour of the Bank, there are no other mortgages/charges other than already stated in the Loan documents and agreed to y the Mortgagor and the Bank
7.	Minor(s) and his/their interest in the property(ies) is to the extent of : There is no minor and his/their interest in the property/(ies)
8.	The Mortgage is created, will be available to the Bank for the liabibity of the intending Borrower Shri Ameershah S/o Shri Hassan, Chirapuly House, Kanjirakad Kara, Perumbavoor Village
9.	I certify that Shri Ameershah S/o Shri Hassan, Chirapuly House, Kanjirakad Kara, Perumbavoor Village has/have an absolute, clear and marketable title over the schedule property. I further certify that the above Title Deeds is genuine and a valid mortgage can be created and the Mortgage would be enforceable.
10.	In case of creation of Mortgage by deposit of the title deeds, I certify that the deposit of following title deeds / documents would create a valid and enforceable mortgage. Original of the Sale Deed No. 3894/2006 of the Perumbavoor Sub Registry d 22.05.2006

Annexure-E

Checklist for scrutiny of TIR by the branches

The officials scrutinising the TIR need to verify and examine each and every columns/ paragraphs in the TIR and the certificate. This checklist is not in substitution but in addition to such scrutiny.

Name of the borrower : Hassan /Malikayil Petrolium Agency

Name of the Advocate submitted the TIR : P V Mathews

Number& Date of TIR : 18.12.2023

Short description of the property covered by TIR:deed 3894/2006 04.05 ares land in survey number 346/11-3

S. No.	Details	Y/ N
1.	Whether the advocate submitted the TIR is in Bank's panel of lawyers identified for submission of TIR?	Y.
2.	Whether the report and certificate submitted by the advocate are in the Bank's prescribed format?	Y
3.	Whether the TIR by the advocate is unconditional?	Y
4.	If the TIR has any conditions, whether the same are complied with?	Y
5.	As per the TIR, whether the documents of title are complete in all respects and sufficient to convey a clear, absolute and marketable title to the property	Y
6.	a) As per the TIR, whether the property offered as security to the Bank is unencumbered/ unattached?	Y
	b) Whether the Advocate who has issued TIR has taken search in the Registrar of Companies where the borrower is a company. In case the borrower has purchased the property (which is to be mortgaged) from another company, the Advocate has to make search in the ROC for both the companies. **What are the observations/comments of the advocate on item No. 5 (b) and 25 (b) i to iv of Annexure-B.**	
7.	As per the TIR, whether the persons seeking to secure the property to the Bank have a clear and marketable title thereto and	Y

കേരള സർക്കാർ

ലാൻഡ് റവന്യൂ വകുപ്പ്

രസീത്

ജില്ല : തൃശൂർ

രസീത് നമ്പർ : KL07050203534/2024

താലൂക്ക് : കൊടുങ്ങല്ലൂർ

വില്ലേജ് : പറപ്പൂക്കര

താഴെപ്പറയുന്ന നമ്പർ 6363 അപേക്ഷയിന്മേൽ കരം സ്വീകരിച്ചതിന് രസീത്

ഇനം	ഉപ ഇനം	തുക	കാലയളവ്	വിശദാംശങ്ങൾ
അടിസ്ഥാന തണ്ടപ്പേര്	തണ്ടപ്പേര്	₹25	2024-2025	വില്ലേജ്(102, താലൂക്ക്(6363)
				പുതുക്കാട്ടുകര വിശാലം
				[illegible] ചെയ്യുന്ന ഭാഗം, തിരുത്തി കാരാമ്പാടം,
				കൊണ്ടാഴി നിധ്യേ
				ഫിസർവ്വ് സർവ്വേ നമ്പർ/ഉപവിഭാഗം നമ്പർ
				1134/11-3, 4 തുക 5 തുടർ പുറമ്പോക്ക്
	മൊത്തം തുക	₹25		

മേൽ വിവരിച്ച പ്രകാരം ₹25(ഇരുപത്തിയഞ്ച് രൂപ) 2024 മെയ് മാസം 16 തിയ്യതിയായ ഇതേ നമ്പർ രസീത് പ്രകാരം കണക്കിൽ ഇതേ തുക വരവിലേക്ക

സ്ഥലം:താലൂക്ക് ഓഫീസ്

തിയ്യതി:16/05/2024

ഈ രസീത് യഥാർത്ഥമാണോ എന്ന് പരിശോധിക്കുന്നതിനായി ഇതിലെ ക്യൂ ആർ കോഡ് സ്കാൻ ചെയ്യുകയോ www.revenue.kerala.gov.in എന്ന വെബ്സൈറ്റിൽ പരിശോധിക്കുകയോ ചെയ്യുക

OR കോഡ് സ്കാൻ ചെയ്ത് രസീത് പരിശോധിക്കുന്നതിന് സാധിക്കാത്ത പക്ഷം

Government of Kerala : Revenue Department

C.P. MATHEW B.A., LL.B.,
Advocate and Notary

Kemi Complex, OPP; Post Office
Perumbavoor
Mob: 9895286414
email: getadvcpmathew@gmail.com

The Manager
State Bank of India
SME Branch
Perumbavoor

REPORT OF INVESTIGATION OF TITLE IN RESPECT OF IMMOVABLE PROPERTY

1	Name of the Branch / Business Unit / Office seeking opinion		SME Branch, Perumbavoor
	a) Reference No. and Date of the letter under the cover of which the documents tendered for scrutiny are forwarded		Dated : 18.12.2023
	b) Name of the borrower		"M/s Malikayil Petroleum" Rep by its Managing Partner Shri Ameershah
2	a) Type of Loan		EDFS Loan
	b) Type of property		Dry land
3	a) Name of the unit/concern /company/ person offering the property/(ies) as security		Shri Ameershah
	b) Constitution of the unit/ concern/ person/body/authority offering the property for creation of charge		Individual
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)		Borrower/Guarantor
4	Value of Loan		Rs. 60,00,000/-
5	Description of the Property		
	District	Ernakulam	
	Taluk	Kunnathunad	
	Sub District	Perumbavoor	
	Village	Arackapady	
	Kara	Vengola	
	Block No.	XXII	
	Thandapper No.	6363	
	Building No.	XVII/496-B, C & D	
	Old Sy No.	377/8-1 & 376/20-1	
	Re-Sy No.	346/11-3	
	Extent	04.05 Are	
	Boundaries of the property as per document		
	East	Road	
	South	Road	
	West	Property of H P Petrop Pump	
	North	Property of Pariyil Joy	

C.P. MATHEW, B.A., LL.B.
Advocate & Notary
Govt. of Kerala
Enrolment No. 2/1960
Perumbavoor 683 542

Certificate of title.

.1.	I have examined the Original Title Deed intended to be deposited relating to the schedule property and offered as security by way of Equitable Mortgage and that the documents of title referred to in the Opinion are valid evidence of Right, title and Interest and that if the said Registered/ Equitable Mortgage is created, it will satisfy the requirements of creation of Equitable Mortgage and I further certify that:
2.	I have examined the documents in detail, taking into account all the Guidelines in the chec list vide Annexure B and the other relevant factors.
3.	I confirm having made a search in the land / revenue records. I also confirm having verifi and checked the records of the relevant Government Offices/ Sub-Registrar (s) Office(s) Revenue Records, Municipal/Panchayath Office, Land Acquisition Office, Registrar o CompanieOffice, Wakf Board (wherever applicable). I do not find anything adverse which would prevent the title holder from creating a valid mortgage. I am liable / responsible, if any loss is caused to the bank due to negligence on my part or by any agent in making search.
4.	Following scrutiny of land Records/ Revenue Records and relative title deeds, certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC), I hereby certify the genuineness of the Title deeds, suspicious, Doubt, if any, has been clarified by making necessary enquiries.
5.	There are no prior Mortgage / Charges / Encumbrances whatsoever, as could be seen rom the Encumbrance Certificate for the period from 01.01.1987 to 30.09.2017 pertaining the immovable property/ ies covered by above said Title Deed. The property is free from all Encumbrances.
6.	In case of second/ subsequent charge in favour of the Bank, there are no other mortgages/charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank
7.	Minor(s) and his/their interest in the property(ies) is to the extent of : There is no minor and his/their interest in the property/(ies)
8.	The Mortgage is created, will be available to the Bank for the liabilty of the intending Borrower Shri Ameershah S/o Shri Hassan, Chirapuly House, Kanjirakad Kara, Perumbavoor Village
9.	I certify that Shri Ameershah S/o Shri Hassan, Chirapuly House, Kanjirakad Kara, Perumbavoor Village has/have an absolute, clear and marketable title over the schedule property. I further certify that the above Title Deeds is genuine and a valid mortgage can be created and the Mortgage would be enforceable.
10.	In case of creation of Mortgage by deposit of the title deeds, I certify that the deposit of following title deeds / documents would create a valid and enforceable mortgage. Original of the Sale Deed No. 3894/2006 of the Perumbavoor Sub Registry dated 22.05.2006

C.P. MATHEW, B.A. LL.B
Advocate & Notary
Government of Kerala
Roll No. K/282/1980
Perumbavoor-683 542

Annexure-E

Checklist for scrutiny of TIR by the branches

The officials scrutinising the TIR need to verify and examine each and every columns/ paragraphs in the TIR and the certificate. This checklist is no in substitution but in addition to such scrutiny.

Name of the borrower : Hassan /Mallkayil Petrolium Agency

Name of the Advocate submitted the TIR :C P Mathew

Number& Date of TIR : 07.10.2024

Short description of the property covered by TIR:deed 5171/1986 4 60 ares land in survey number 7

S. No.	Details	Y/ N
1.	Whether the advocate submitted the TIR is in Bank's panel of lawyers identified for submission of TIR?	Y.
2.	Whether the report and certificate submitted by the advocate are in the Bank's prescribed format?	Y
3.	Whether the TIR by the advocate is unconditional?	Y
4.	If the TIR has any conditions, whether the same are complied with?	Y
5.	As per the TIR, whether the documents of title are complete in all respects and sufficient to convey a clear, absolute and marketable title to the property	Y
6.	a) As per the TIR, whether the property offered as security to the Bank is unencumbered/ unattached?	Y
	b) Whether the Advocate who has issued TIR has taken search in the Registrar of Companies where the borrower is a company. In case the borrower has purchased the property (which is to be mortgaged) from another company, the Advocate has to make search in the ROC for both the companies. **What are the observations/comments of the advocate on item No. 5 (b) and 25 (b) i to iv of Annexure-B.**	
7.	As per the TIR, whether the persons seeking to secure the property to the Bank have a clear and marketable title thereto and	Y

SME WDL: 172.

P.V.MATHEWS
ADVOCATE

ADAM COMPLEX
PERUMBAVOOR

101.25.01.99

101.25.01.46.

Hassan 671686821 44

Malikayil Petroleum Agency : 37453163046.

The Manager
State Bank of India
SME Branch
Perumbavoor

REPORT OF INVESTIGATION OF TITLE I RESPECT OF IMMOVABLE PROPERTY

1	Name of the Branch / Business Unit / Office seeking opinion	SME Branch, Perumbavoor
	a) Reference No. and Date of the letter under the cover of which the documents tendered for scrutiny are forwarded	Dated : 18.12.2023
	b) Name of the borrower	Shri M Hassan
2	a) Type of Loan	Cash Credit Loan
	b) Type of property	Dry land
3	a) Name of the unit/concern /company/ person offering the property/(ies) as security	Shri Ameershah
	b) Constitution of the unit/ concern/ person/body/authority offering the property for creation of charge	Individual
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Borrower/Guarantor
4	Value of Loan,	Rs. 3,00,00,000/-
5	Description of the Property	
	District	Ernakulam
	Taluk	Kunnathunad
	Sub District	Perumbavoor
	Village	Perumbavoor
	Kara	Kanjirakad
	Block No.	XVI
	Old Sy No.	239/8B & 239/7B-2-3
	Re-Sy No.	8
	Total Extent	05.04 Are
	Boundaries of the property as per document	
	East	Private Vazhy & Property of Chirapuli Sulaiman
	South	Private Vazhy
	West	MC Road
	North	Private Vazhy
	Boundaries of the property as per Location Sketch	
	East	Property of Chirapuli Sulaiman
	South	Property of Ameershah

4578

(1)

34	Whether the property can be identified from the following documents, and discrepancy/doubtful circumstances, if any revealed on such scrutiny? a) Document in relation to electricity connection; b) Document in relation to water connection; c) Document in relation to Sales Tax Registration, if any applicable; d) Other utility bills, if any.	Property cannot be identified as per the electricity bill. As per the Tax Receipt No. KL0705016757/2020 issued by the Village Officer, Perumbavoor Village roperty can be identified.
35	Whether the documents, ie, valuation report and /or approved/ sanctioned plans reflect/indicate any difference/discrepancy in the boundaries in relation to the title document/other document are made available, please comment on the same including the comments on the description and boundaries of the property on the said document and that the in the title deeds.	Boundaries of the property described in the location etch and document different. Location Sketch discloses present boundary
36	Whether the Bank will be able to enforce SARFAESI Act, if required against the property offered as security?	Yes
	Property is SARFAESI Compliant (Y/N)	Yes
37	a) Whether original title deeds are available for creation of equitable mortgage	NA
	b) In case of absence of original title deeds, details of legal and other requirements for creation of a proper, valid and enforceable mortgage by deposit of certified extracts duly certified etc., as also any precaution to be taken by the Bank in this regard.	NA
38	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	No
39	The specific persons who are required to create mortgage to deposit documents creating mortgage.	Shri Amee hah
	Derivation of Title: The property offered as security along with certain other property previously belonged to Smt Pethachy W/o Shri Saidammed, Mucheth House, Kanjirakad Kara, Perumbavoor Village by virtue of document No. 2745/1962 of the Perumbavoor Sub Registry. So as per the Sale Deed No. 2745/1962 of the Perumbavoor Sub Registry, Shri Meethiyan S/o Shri Pariyath, Mattappilly House, Kanjirakad Kara, Perumbavoor Village sold his entire right in the property having an extent of 20.00 Cent in Old Sy No. 239/7B-2-3 and 239/8B to Smt Pethachy W/o Shri Saidammed for a valid consideration of Rs. 1,500/-. On 30.12.1980 Smt Pethachy W/o Shri Saidammed and Shri Saidumuhammad S/o Shri Ibrahim sold their entire right in the above said property having an extent of 02.83 Ares in Old Sy No. 239/7B-2-3 and 05.26 Ares in Old Sy No. 239/8B to Smt Aisha Sulthan D/o Shri Muhammadali, Mycindia Building, Iringole Kara, Perumbavoor Village for a valid consideration of Rs. 40,000/- as per the Sale Deed No. 5863/1980 of the Perumbavoor Sub Registry. On 03.06.2014 Smt Aisha Sulthan D/o Shri Muhammadali sold her entire right in the property having	

Certificate of title.

1.	I have examined the Original Title Deed intended to be deposited relating to the schedule property and offered as security by way of Equitable Mortgage and that the documents f title referred to in the Opinion are valid evidence of Right, title and Interest and tha if the said Registered/ Equitable Mortgage is created, it will satisfy the requirements of creation of Equitable Mortgage and I further certify that:
2.	I have examined the documents in detail, taking into account all the Guidelines in the check list vide Annexure B and the other relevant factors.
3.	I confirm having made a search in the land / revenue records. I also confirm having verified and checked the records of the relevant Government Offices/ Sub-Registrar (s) Office(s), Revenue Records, Municipal/Panchayath Office, Land Acquisition Office, Registrar of CompanieOffice, Wakf Board (wherever applicable). I do not find anything adverse which would prevent the title holder from creating a valid mortgage. I am liable / responsible, if any loss is caused to the bank due to negligence on my part or by any agent in making search.
4.	Following scrutiny of land Records/ Revenue Records and relative title deeds, ertified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC), I hereby certify the genuineness of the Title deeds, suspicious, Do t, if any, has been clarified by making necessary enquiries.
5.	There are no prior Mortgage / Charges / Encumbrances whatsoever, as could be seen m the Encumbrance Certificate for the period from 01.01.1989 to 04.09.2020 pertaining to the immovable property/ ies covered by above said Title Deed. The property is free f all Encumbrances.
6.	In case of second/ subsequent charge in favour of the Bank, there are no ther mortgages/charges other than already stated in the Loan documents and agreed o b the Mortgagor and the Bank
7.	Minor(s) and his/their interest in the property(ies) is to the extent of : There is no inor and his/their interest in the property/(ies)
8.	The Mortgage is created, will be available to the Bank for the liabibity of the intending Borrower Shri Ameershah S/o Shri Hassan, Chirapuly House, Kanjirakad Kara, Perumbavoor Village
9.	I certify that Shri Ameershah S/o Shri Hassan, Chirapuly House, Kanjirakad Kara, Perumbavoor Village has/have an absolute, clear and marketable title over the schedule property. I further certify that the above Title Deeds is genuine and a valid mortgage can be created and the Mortgage would be enforceable.
10.	In case of creation of Mortgage by deposit of the title deeds, I certify that the deposit of following title deeds / documents would create a valid and enforceable mortgage. Original of the Sale Deed No. 4578/2019 of the Perumbavoor Sub Registry dated 19.12.2019

Annexure-E

Checklist for scrutiny of TIR by the branches

The officials scrutinising the TIR need to verify and examine each and e ry columns/ paragraphs in the TIR and the certificate. This checklist is no in substitution but in addition to such scrutiny

Name of the borrower : Hassan /Malikayil Petrolium Agency

Name of the Advocate submitted the TIR : P V Mathews

Number& Date of TIR : 18.12.2023

Short description of the property covered by TIR:deed 457 019 5.04 ares land in survey number 8

S. No.	Details	Y/ N
1.	Whether the advocate submitted the TIR is in Bank's panel of lawyers identified for submission of TIR?	Y.
2.	Whether the report and certificate submitted by the advocate are in the Bank's prescribed format?	Y
3.	Whether the TIR by the advocate is unconditional?	Y
4.	If the TIR has any conditions, whether the same are complied with?	Y
5.	As per the TIR, whether the documents of title are complete in all respects and sufficient to convey a clear, absolute and marketable title to the property	Y
6.	a) As per the TIR, whether the property offered as security to the Bank is unencumbered/ unattached?	Y
	b) Whether the Advocate who has issued TIR has taken search in the Registrar of Companies where the borrower is a company. In case the borrower has purchased the property (which is to be mortgaged) from another company, the Advocate has to make search in the ROC for both the companies. **What are the observations/comments of the advocate on item No. 5 (b) and 25 (b) i to iv of Annexure-B.**	
7.	As per the TIR, whether the persons seeking to secure the property to the Bank have a clear and marketable title thereto and	Y

കേരള സർക്കാർ

രസീത്

ജില്ല :എറണാകുളം
താലൂക്ക് :കണ്ണൂന്നാട്

KL07051606365/2020
വില്ലേജ് : പെരുമ്പാവൂർ

തണ്ടപ്പേർ നമ്പർ 23497 അനുസരിച്ച് കരം ഒടുക്കിയതിന് രസീത്

ഇനം	ഉപ ഇനം	തുക	കാലാവധി	വിശദാംശങ്ങൾ
1)നഞ്ചിനാടൻ ഉണികണ്ടി	നൻചെയ്ത	₹90	2020-2021	തണ്ടപ്പേർ:16, അണ്ടപ്പിള്ളി നമ്പർ:23497 1)അമിത് കെ, കണ്ണൂർ മേക്കര, കിഴക്കുമ്പാട്ടിൽ വീട്ടിൽ, കാഞ്ഞിരക്കാട് കര, പെരുമ്പാവൂർ സർവ്വേ നം, വിസ്തീർണ്ണം, തരം 1)8, 5 ആർ .4 സ്ക്വയർ മീറ്റർ, പുരയിടം 2)8/2, 2 ആർ .53 സ്ക്വയർ മീറ്റർ, പുരയിടം ആകെ വിസ്തീർണ്ണം:7 ആർ .57 സ്ക്വയർ മീറ്റർ
2)ടി ആർ പി	നൻചെയ്ത	₹200	2020-2021	തണ്ടപ്പേർ:16, അണ്ടപ്പിള്ളി നമ്പർ 97 1)അമിത് കെ, കണ്ണൂർ മേക്കര, കിഴക്കുമ്പാട്ടിൽ വീട്ടിൽ, കാഞ്ഞിരക്കാട് കര, പെരുമ്പാവൂർ സർവ്വേ നം 1)8 2)8/2
	ആകെ തുക	₹290		

മേൽ വിവരിച്ച പ്രകാരം ₹290(ഇരുന്നൂറ് തൊണ്ണൂറ് രൂപ) 2020 ആഗസ്റ്റ് മാസം 14 തീയതിയായ ഇന്ന നിന്നും സ്വീകരിച്ചു വില്ലേജ് ഓഫീസിൽ ഇതാണ് സൂക്ഷിക്കണം.

ഒപ്പുവെച്ചത് : അമിത് കെ, കിഴക്കുമ്പാട്ടിൽ വീട്ടിൽ

സ്ഥലം:പെരുമ്പാവൂർ
തിയ്യതി:14/08/2020

SHEMEER A K

വില്ലേജ് ഓഫീസർ

ഈ രസീത് നേരിട്ടു വാങ്ങിയതല്ലെങ്കിൽ സാധുത ഉറപ്പാക്കാൻ ഓഫീസുമായി ബന്ധപ്പെടുക. രസീതിന്റെ ആധികാരികത നേരിട്ടു www.revenue.kerala.gov.in എന്ന വെബ്സൈറ്റിൽ പരിശോധിക്കാവുന്നതാണ്.

QR കോഡ് സ്കാൻ ചെയ്ത് രസീതിന്റെ ആധികാരികത ഉറപ്പ് വരുത്താവുന്നതാണ്.

P.V.MATHEWS
ADVOCATE

ADAM COMPLEX
PERUMBAVO R

The Manager
State Bank of India
SME Branch
Perumbavoor

REPORT OF INVESTIGATION OF TITLE IN RESPECT OF IMMOVABLE PROPE TY

1	Name of the Branch / Business Unit / Office seeking opinion	SME Branch, Perumbavoor
	a) Reference No. and Date of the letter under the cover of which the documents tendered for scrutiny are forwarded	Dated : 30.10.2024
	b) Name of the borrower	Shri M Hassan
2	a) Type of Loan	Cash Credit Loan
	b) Type of property	Dry land
3	a) Name of the unit/concern /company/ person offering the property/(ies) as security	Shri Hassan
	b) Constitution of the unit/ concern/ person/body/authority offering the property for creation of charge	Individual
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Borrower/Guarantor
4	Value of Loan	Rs. 3,00,00,000/-
5	Description of the Property	
	District	Ernakulam
	Taluk	Kunnathunad
	Sub District	Perumbavoor
	Village	Arackappady
	Kara	Vengola
	Block No.	XXVIII
	Old Sy No.	415/1-9-40
	Re-Sy No.	378/2-8
	Extent	60.71 Are
	Boundaries of the property as per document	
	East	Property of Kathiru
	South	Thodu
	West	Property of Paily
	North	Property of Pothanicadan
	Boundaries of the property as per Location Sketch	
	East	Property of Kathiru
	South	Thodu

	West		Property of Hassan	
	North		Property of Hassan	
6	List of Documents/Deeds Scrutinized			
Sl No.	Date	Name/Nature of the Document	Original/ certified copy/ Certified extract/photocopy etc.	In case of copies whether the original was scrutinized by the Advocate
i	12.09.1986	Sale Deed No. 5167/1986 of Perumbavoor SRO	Photocopy	Original kept with bank
ii	15.03.1995	Release Deed No. 1750/1995 of Perumbavoor SRO	Photocopy	Original kept with bank
iii	11.10.2017	Encumbrance Certificate No. 12458/2017 issued by Perumbavoor SRO	Original	NA
iv	.....	Possession Certificate No. 2231/2007 issued by Village Officer, Arackappady Village	Original	NA
v	12.07.2004	Location Sketch No. 1097/2004 issued by Village Officer, Arackappady Village	Original	NA
vi	12.06.2024	Tax Receipt No. KL07050204529/2024 issued by Village Officer, Arackappady Village	Digital copy	NA
vii	22.08.2017	Search Fee Repceipt issued by Perumbavoor SRO	Carbon copy	NA
7	a) Whether certified copy of all title documents are obtained from the relevant sub-registrar office and compared with the documents made available by the proposed mortgagor? (Please also enclose all such certified copies and relevant fee receipts along with TIR).			Search Fee Receipt obtained from Perumbavoor SRO is produced herewith
	b) Whether all pages in the certified copies of the documents which are obtained direcly from Sub-Registrar's office have been verified page by with the original documents submitted? (In case originals title deed is not produced for comparing with the certified or ordinary copies should be handled more diligently & cautiously)			No
8	a) Whether the records of registrar office or revenue authorities relevant to the property in question are available for verification through any online portal or computer system?			Yes
	b) If such online/ computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.			Yes

28	Encumbrances, Attachments, and/or claims whether or Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof.	No
29	The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge, if any.	01.01.1987 to 30.09.2017
30	Details regarding property tax or land revenue or other statutory dues paid/ payable as on date and if not paid, what remedy?	Land tax of the property for the year 2024-2025 paid in Arackappady Village
31	a) Urban land ceiling clearance, whether required and if so, details thereon.	NA
	b) Whether No Objection certificate under the Income Tax Act is required/ obtained.	NA
32	a) Details of RTC extracts/ mutation extracts/ Katha Extracts pertaining to the property in question.	NA
	b) Whether the name of mortgagor is reflected as owner in the revenue/ Municipal/Village records?	Yes, the present owners mutated the property into his name
33	a) Whether the property offered as security is clearly demarcated?	Yes
	b) Whether the demarcation/ partition of the property is legally valid?	Yes
	c) Whether the property has clear access as per documents?	No, western side property longs to Shri Hassan having road access already mortgaged to our bank
34	Whether the property can be identified from the following documents, and discrepancy/doubtful circumstances, if any revealed on such scrutiny? a) Document in relation to electricity connection; b) Document in relation to water connection; c) Document in relation to Sales Tax Registration, if any applicable; d) Other utility bills, if any.	Property cannot be identified as per the electricity bill. As per the Tax Receipt No. KL07050204529/2024 issued by the Village Officer, Arackappady Village property can be identified.
35	Whether the documents, ie, valuation report and /or approved/ sanctioned plans reflect/indicate any difference/discrepancy in the boundaries in relation to the title document/other document are made available, please comment on the same including the comments on the description and boundaries of the property on the said document and that the in the title deeds.	Boundaries of the property described in the location sketch and document are different. Location sketch closes the present boundary

Certificate of title.

1.	I have examined the Original Title Deed intended to be deposited relating to the schedule property and offered as security by way of Equitable Mortgage and that the documents of title referred to in the Opinion are valid evidence of Right, title and Interest and that if the said Registered/ Equitable Mortgage is created, it will satisfy the requirements of creation of Equitable Mortgage and I further certify that:
2.	I have examined the documents in detail, taking into account all the Guidelines in th check list vide Annexure B and the other relevant factors.
3.	I confirm having made a search in the land / revenue records. I also confirm having verified and checked the records of the relevant Government Offices/ Sub-Registrar (s) Office(s), Revenue Records, Municipal/Panchayath Office, Land Acquisition Office, Registrar of CompanieOffice, Wakf Board (wherever applicable). I do not find anything adverse which would prevent the title holder from creating a valid mortgage. I am liable / responsible, if any loss is caused to the bank due to negligence on my part or by any agent in making search.
4.	Following scrutiny of land Records/ Revenue Records and relative title deeds, certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC). I hereby certify the genuineness of the Title deeds, suspicious, Doubt if any, has been clarified by making necessary enquiries.
5.	There are no prior Mortgage / Charges / Encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 01.01.1987 to 30.09.2017 pertaining to the immovable property/ ies covered by above said Title Deed. The property is free from all Encumbrances.
6.	In case of second/ subsequent charge in favour of the Bank, there are no o ier mortgages/charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank
7.	Minor(s) and his/their interest in the property(ies) is to the extent of : There is no minor and his/their interest in the property/(ies)
8.	The Mortgage is created, will be available to the Bank for the liabilty of the intending Borrower Shri Hassan S/o Shri Musthafa, Chirapuly House, Kanjirakad Kara, Perumbavoor Village
9.	I certify that Shri Hassan S/o Shri Musthafa, Chirapuly House, Kanjirakad Kara, Perumbavoor Village has/have an absolute, clear and marketable title over the sch ule property. I further certify that the above Title Deeds is genuine and a valid mortgage be created and the Mortgage would be enforceable.
10.	In case of creation of Mortgage by deposit of the title deeds, I certify that the deposit of following title deeds / documents would create a valid and enforceable mortgage. 1. Original of the Sale Deed No. 5167/1986 of the Perumbavoor Sub Registry dated 12.09.1986 2. Original of the Release Deed No. 1750/1995 of the Perumbavoor Sub Registry dated 15.03.1995

Annexure-E

Checklist for scrutiny of TIR by the branches

The officials scrutinising the TIR need to verify and examine each an every columns/ paragraphs in the TIR and the certificate. This checklist is not in substitution but in addition to such scrutiny.

Name of the borrower : Hassan /Malikayil Petrolium Agency

Name of the Advocate submitted the TIR :P V Mathew

Number& Date of TIR : 30.10.2024

Short description of the property covered by TIR:deed 5167/1986 60.71 ares land in survey number 378/2-8

S. No.	Details	Y/ N
1.	Whether the advocate submitted the TIR is in Bank's panel of lawyers identified for submission of TIR?	Y.
2.	Whether the report and certificate submitted by the advocate are in the Bank's prescribed format?	Y
3.	Whether the TIR by the advocate is unconditional?	Y
4.	If the TIR has any conditions, whether the same are complied with?	Y
5.	As per the TIR, whether the documents of title are complete in all respects and sufficient to convey a clear, absolute and marketable title to the property	Y
6.	a) As per the TIR, whether the property offered as security to the Bank is unencumbered/ unattached?	Y
	b) Whether the Advocate who has issued TIR has taken search in the Registrar of Companies where the borrower is a company. In case the borrower has purchased the property (which is to be mortgaged) from another company, the Advocate has to make search in the ROC for both the companies. **What are the observations/comments of the advocate on item No. 5 (b) and 25 (b) i to iv of Annexure-B.**	
7.	As per the TIR, whether the persons seeking to secure the property to the Bank have a clear and marketable title thereto and	Y

കേരള സർക്കാർ

ലാൻഡ് റവന്യൂ വകുപ്പ്

രസീത്

ലിസ്റ്റ് : [illegible]

രസീത് നമ്പർ : KL07050204529/2024

താലൂക്ക് : [illegible]

വില്ലേജ് : [illegible]

[illegible] നമ്പർ 4110, 4121, 4127 [illegible] [illegible]

ഇനം	ഉപ ഇനം	തുക	കാലയളവ്	വിശദാംശങ്ങൾ
[illegible]	[illegible]	₹1224	2024-2025	[illegible] [illegible] [illegible] [

SL NO: 172

C.P. MATHEW, B.A., LL.B.
Advocate & Notary
Kemi Complex, Opp. Post Office
Perumbavoor.

Ph. 2526329 (O)
2525206 (R)
9895284414 (C)
advcpmathew@gmail.com

Date: 08.10.2024

Annexu - B

The Manager
State Bank of India
SME Branch, Perumbavoor

Report of Investigation of Title in respect of immovable property.

	d) Name of the Branch / Business Unit / Office seeking opinion.		SBI, SME Branch, Perumbavoor
1	e) Reference No. and Date of the letter under the cover of which the documents tendered for scrutiny are forwarded.		07.10.2024
	f) Name of the borrower		Hassan
2	c) Type of the loan		-------
	d) Type of property		Immovable property
3	d) Name of the unit/concern /company/ person offering the property/(ies) as security.		Hassan, S/o. Musthafa, Chirapuly house, Kanjirakkad Kara, Perumbavoor
	e) Constitution of the unit/ concern/ person/body/authority offering the property for creation of charge.		Individual
	f) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)		As Borrower
4	Value of loan (Rs. in crores)		
5	Complete of full description of the immovable property/ (ies) offered as security including the following details.		60.71 Ares @ 150 cents
	e) Survey No.		Re.Sy.No. 378/2/1 (Old Sy. No. 415/1/9/40) in Arackapady Village
	f) Door/ House No.(in case of house property)		Nil
	g) Extent/ area including plinth/built up area in case of house property.		—
	h) Locations like name of the place, village, city, registration, sub-district etc. Boundaries.	Kara	Vengola
		Village	Arackapady
		Taluk	Kunnathunad
		Sub District	Perumbavoor
		District	Ernakulam
	Boundaries of the property offered as security (as per location sketch)	East	Property of Khader
		South	Thodu
		West	Property of Hassan
		North	Property of Hassan

C P. MATHEW, B.A. LL.B
Advocate & Notary
Government of Kerala
Roll No. K/202/1980
Perumbavoor-683 542

Annexure –C:

Certificate of title

1) I have examined the Original Title Deed already deposited relating to the schedule property offered as security by way of "Equitable Mortgage and that the documents of title referred to in the Opinion are valid evidence of Right, title and Interest and that if the said Registered/ Equitable Mortgage is created, it will satisfy the requirements of creation of Registered/ Equitable Mortgage and I further certify that:

2) I have examined the documents in detail, taking into account all the Guidelines in the check list vide Annexure B and the other relevant factors.

3) I confirm having made a search in the land / revenue records. I also confirm having verified and checked the records of the relevant Government Offices/ Sub-Registrar (s) Office(s), Revenue Records, Municipal/Panchayath Office, Land Acquisition Office, Registrar of Companies Office, Wakf Board (wherever applicable). I do not find anything adverse which would prevent the title holder from creating a valid mortgage. I am liable / responsible, if any loss is caused to the bank due to negligence on my part or by any agent in making search.

4) Following scrutiny of land Records/ Revenue Records and relative title deeds, and encumbrance certificate (EC), I hereby certify the genuiness of the Title deeds, suspicious , Doubt, if any , has been clarified by making necessary enquiries.

5) There are no Mortgage / Charges / Encumbrances what so ever, as could be seen from the Encumbrances Certificate for the period from 01.01.1987 to 30.09.2024 for 30 years pertaining to the immovable property/ ie. Covered by above said Title Deeds. E.C. prior to that period is already into Bank.

6) In case of second/ subsequent charge in favour of the Bank : No

7) There is no minor and his/their interest in the property/(ies).

8) The mortgage already created, will be available to the Bank for the Liability of the intending Borrower Mr. Hassan

9) I certify that Mr. Hassan, S/o. Musthafa, Chirapuly house, Kanjirakkad Kara, Perumbavoor Village, Kunnathunadu Taluk has an absolute clear and marketa e title over properties including the property. I further certify that the above title deeds are genuine and a valid mortgage can be created said mortgage wou d be enforceable.

10) In case of creation of Mortgage by deposit of the title deed, I certify that the deposit of following title deed / document would create a valid and enforceable mortg e.

<u>The following documents also may be kept in safe custody of the bank</u>

1. Sale Deed No. 5167/1986 dated 12.09.1986 of SRO Perumbavoor.
2. Release Deed No. 1750/1995 dated 14.03.1995
3. Encumbrance Certificate No. 12458/2017
4. Possession Certificate No. 2231/2007 issued from Village Office, Arackappady
5. Location Sketch No. 1097/2004 issued from Village Office, Arackappady
6. Land Tax Receipt No. KL07050204529/2024 issued from Village Office, Arckappady
7. Search Fee Receipt No. 795577/92 issued from SRO Perumbavoor

C. P. MATHEW, B.Sc., B.L.
Advocate & Notary
Government of Kerala
Reg. No. K/282/1980
Perumbavoor - 683 542

C.P. MATHEW, B.A., LL.B.
Advocate & Notary
Kemi Complex, Opp. Post Office
Perumbavoor.

9895286414 (C)
getadvcpmathew@gmail.com

Date: 19.12.2025

SUPPLEMENTARY REPORT

To

The Chief Manager
State Bank of India SME Branch,
Perumbavoor

Name of the Borrower :

Mr. Hassan

Owner of the property

Sri. Hassan

Property offered as security

Immovable property admeasuring 4.60 Ares in Resurvey No. 7 of Block No. 16 (Old Sy No. 239/8B in Perumbavoor Village.

Report

I have submitted Title Investigation Report relating to the above property offered as security after verification of all the documents described in tha Re rt earlier on 10.10.2024.

The property cannot be identified by verification of Electricity Bills , Water Charge Bills or Sale Tax Registration Certificate . But the property can be identified by verification of the Land Tax Receipt in which the Survey Number, Thandapper Number and Extent of the property and name of the owner of the property is described .

I have verified the same.

Yours faithfully

C.P. Mathew
Advocate

C.P. MATHEW, B.A. LL.B
Advocate & Notary
Government of Kerala
Roll No. K/262/1980
Perumbavoor-683 542

P.V. MATHEWS
ADVOCATE

ADAM COMPLEX
PERUMBAVOOR

The Manager
State Bank of India
SME Branch
Perumbavoor

REPORT OF INVESTIGATION OF TITLE IN RESPECT OF IMMOVABLE PROPERTY

1	Name of the Branch / Business Unit / Office seeking opinion	SME Branch, Perumbavoor
	a) Reference No. and Date of the letter under the cover of which the documents tendered for scrutiny are forwarded	Dated : 30.10.2024
	b) Name of the borrower	Shri M Hassan
2	a) Type of Loan	Cash Credit Loan
	b) Type of property	Dry land
3	a) Name of the unit/concern /company/ person offering the property/(ies) as security	Shri Hassan @ Hassankunju
	b) Constitution of the unit/ concern/ person/body/authority offering the property for creation of charge	Individual
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Borrower/Guarantor
4	Value of Loan	Rs. 3,00,00,000/-
5	Description of the Property	
	District	Ernakulam
	Taluk	Kunnathunad
	Sub District	Perumbavoor
	Village	Perumbavoor
	Kara	Kanjirakad
	Block No.	XVI
	Old Sy No.	239/8B
	Re-Sy No.	7
	Extent	04.60 Are
	Boundaries of the property as per document	
	East	Property of Cheruvallikudy
	South	Property of Azeez
	West	Property of Sulaiman
	North	Property of Muhammed
	Boundaries of the property as per Location sketch	
	East	Property of Cheruvallikudy Aliyar
	South	Property of C M Azeez

	II.C) Whether the registered agreement for sale a prescribed in the above Act/Rules there under is executed?	NA
	II.D) Whether the details of the apartment/plot in question are verified with the list of number and types of apartments or plots booked as uploaded by the promoter in the website of Real Estate Regulatory Authority?	NA
28	Encumbrances, Attachments, and/or claims whether or Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof.	No
29	The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge, if any.	01.01.1987 to 30.09.2017
30	Details regarding property tax or land revenue or other statutory dues paid/ payable as on date and if not paid, what remedy?	Land tax of the property for the year 2017-201 is paid in Perumba r Village
31	a) Urban land ceiling clearance, whether required and if so, details thereon.	NA
	b) Whether No Objection certificate under the Income Tax Act is required/ obtained.	NA
32	a) Details of RTC extracts/ mutation extracts/ Katha Extracts pertaining to the property in question.	NA
	b) Whether the name of mortgagor is reflected as owner in the revenue/ Municipal/Village records?	Yes, the present owners mutated the property into his name
33	a) Whether the property offered as security is clearly demarcated?	Yes
	b) Whether the demarcation/ partition of the property is legally valid?	Yes
	c) Whether the property has clear access as per documents?	Yes, direct road access from the estern side Vazhy
34	Whether the property can be identified from the following documents, and discrepancy/doubtful circumstances, if any revealed on such scrutiny? a) Document in relation to electricity connection; b) Document in relation to water connection; c) Document in relation to Sales Tax Registration, if any applicable; d) Other utility bills, if any.	Property cannot be identified as per the electricity bill. As per the Tax Receipt No. 6076278/2017 issued by the Village Officer, Perum voor Village property can be identifie
35	Whether the documents, ie, valuation report and /or approved/ sanctioned plans reflect/indicate any difference/discrepancy in the boundaries in relation to the title document/other document are made available, please comment on the same including the comments on the description and	Boundari of the property described in the location sketch and document are different, Location

Certificate of title.

1.	I have examined the Original Title Deed intended to be deposited relating to the schedule property and offered as security by way of Equitable Mortgage and that the documents of title referred to in the Opinion are valid evidence of Right, title and Interest and that if the said Registered/ Equitable Mortgage is created, it will satisfy the requirements of creation of Equitable Mortgage and I further certify that:
2.	I have examined the documents in detail, taking into account all the Guidelines in the check list vide Annexure B and the other relevant factors.
3.	I confirm having made a search in the land / revenue records. I also confirm having verified and checked the records of the relevant Government Offices/ Sub-Registrar (s) Office(s), Revenue Records, Municipal/Panchayath Office, Land Acquisition Office, Registrar of CompanieOffice, Wakf Board (wherever applicable). I do not find anything adverse w ch would prevent the title holder from creating a valid mortgage. I am liable / responsibl if any loss is caused to the bank due to negligence on my part or by any agent in making search.
4.	Following scrutiny of land Records/ Revenue Records and relative title deeds, cert ied copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC). I hereby certify the genuineness of the Title deeds, suspicious, Doubt, if any, has been clarified by making necessary enquiries.
5.	There are no prior Mortgage / Charges / Encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 01.01.1987 to 30.09.2017 pertaining to the immovable property/ ies covered by above said Title Deed. The property is free from all Encumbrances.
6.	In case of second/ subsequent charge in favour of the Bank, there are no other mortgages/charges other than already stated in the Loan documents and agr to y the Mortgagor and the Bank
7.	Minor(s) and his/their interest in the property(ies) is to the extent of : There is no minor and his/their interest in the property/(ies)
8.	The Mortgage is created, will be available to the Bank for the liabibity of the intending Borrower Shri Hassan @ Hassankunju S/o Shri Musthafa, Chirapuly House, Kanjirakad Kara, Perumbavoor Village
9.	I certify that Shri Hassan @ Hassankunju S/o Shri Musthafa, Chirapuly House, Kanjirakad Kara, Perumbavoor Village has/have an absolute, clear and marketable title over the schedule property. I further certify that the above Title Deeds is genuine and valid mortgage can be created and the Mortgage would be enforceable.
10.	In case of creation of Mortgage by deposit of the title deeds, I certify that the d sit of following title deeds / documents would create a valid and enforceable mortgage. Original of the Sale Deed No. 5171/1993 of the Perumbavoor Sub Regi dated 21.12.1993

Annexure-E

Checklist for scrutiny of TIR by the branches

The officials scrutinising the TIR need to verify and examine each and e ery columns/ paragraphs in the TIR and the certificate. This checklist is not in substitution but in addition to such scrutiny.

Name of the borrower : Hassan /Malikayil Petrolium Agency

Name of the Advocate submitted the TIR : P V Mathew

Number& Date of TIR : 30.10.2024

Short description of the property covered by TIR:deed 5171/1986 4.60 ares land in survey number 7

S. No.	Details	Y/ N
1.	Whether the advocate submitted the TIR is in Bank's panel of lawyers identified for submission of TIR?	Y.
2.	Whether the report and certificate submitted by the advocate are in the Bank's prescribed format?	Y
3.	Whether the TIR by the advocate is unconditional?	Y
4.	If the TIR has any conditions, whether the same are complied with?	Y
5.	As per the TIR, whether the documents of title are complete in all respects and sufficient to convey a clear, absolute nd marketable title to the property	Y
6.	a) As per the TIR, whether the property offered as security to the Bank is unencumbered/ unattached?	Y
	b) Whether the Advocate who has issued TIR has taken search in the Registrar of Companies where the borrower is a company. In case the borrower has purchased the property (which is to be mortgaged) from another company, the Advocate has to make search in the ROC for both the companies.	
7.	**What are the observations/comments of the advocate on item No. 5 (b) and 25 (b) i to iv of Annexure-B.**	
	As per the TIR, whether the persons seeking to secure the property to the Bank have a clear and marketable title thereto and	

C.P. MATHEW B.A. LL.B.,
Advocate and Notary

Kemi Complex, OPP: Post Office
Perumbavoor
Mob: 9895286414
email: getadvcpmathew@gm l.com

The Manager
State Bank of India
SME Branch
Perumbavoor

REPORT OF INVESTIGATION OF TITLE IN RESPECT OF IMMOVABLE PROPER

1	Name of the Branch / Business Unit / Office seeking opinion		SME Branch, Perumbavoor
	a) Reference No. and Date of the letter under the cover of which the documents tendered for scrutiny are forwarded		Dated : 18.12.2023
	b) Name of the borrower		Shri M Hassan
2	a) Type of Loan		Cash Credit Loan
	b) Type of property		Dry land
3	a) Name of the unit/concern /company/ person offering the property/(ies) as security		Shri Ameershah
	b) Constitution of the unit/ concern/ person/body/authority offering the property for creation of charge		Individual
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)		Borrower/Guarantpr
4	Value of Loan		Rs. 3,00,00,000/-
5	Description of the Property		
	District	Ernakulam	
	Taluk	Kunnathunad	
	Sub District	Perumbavoor	
	Village	Perumbavoor	
	Kara	Kanjirakad	
	Block No.	XVI	
	Old Sy No.	239/8B & 239/7B-2-3	
	Re-Sy No.	8	
	Total Extent	05.04 Are	
	Boundaries of the property as per document		
	East	Private Vazhy & Property of Chirapuli Sulaiman	
	South	Private Vazhy	
	West	MC Road	
	North	Private Vazhy	
	Boundaries of the property as per Location Sket h		
	East	Property of Chirapuli Sulaiman	
	South	Property of Ameershah	

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Advocate & Notary
Government of Kerala
Roll No. [illegible]
Perum[illegible]

Certificate of title.

1.	I have examined the Original Title Deed intended to be deposited relating to the schedule property and offered as security by way of Equitable Mortgage and that the documents of title referred to in the Opinion are valid evidence of Right, title and Interest and that if th said Registered/ Equitable Mortgage is created, it will satisfy the requirements of creatio of Equitable Mortgage and I further certify that:
2.	I have examined the documents in detail, taking into account all the Guidelines in the check list vide Annexure B and the other relevant factors.
3.	I confirm having made a search in the land / revenue records. I also confirm having verified and checked the records of the relevant Government Offices/ Sub-Registrar (s) Office(s), Revenue Records, Municipal/Panchayath Office, Land Acquisition Office, Registrar of CompanieOffice, Wakf Board (wherever applicable). I do not find anything adverse which would prevent the title holder from creating a valid mortgage. I am liable / responsible, if any loss is caused to the bank due to negligence on my part or by any agent in making search.
4.	Following scrutiny of land Records/ Revenue Records and relative title deeds, certified copies of such title deeds obtained from the concerned registrar office and encumbran e certificate (EC), I hereby certify the genuineness of the Title deeds, suspicious, Doubt, if any, has been clarified by making necessary enquiries.
5.	There are no prior Mortgage / Charges / Encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 01.01.1989 to 04.09.2020 pertaining to e immovable property/ ies covered by above said Title Deed. The property is free m l Encumbrances.
6.	In case of second/ subsequent charge in favour of the Bank, there are no o r mortgages/charges other than already stated in the Loan documents and agreed to by Mortgagor and the Bank
7.	Minor(s) and his/their interest in the property(ies) is to the extent of : There is no minor and his/their interest in the property/(ies)
8.	The Mortgage is created, will be available to the Bank for the lialibity of the intending Borrower Shri Ameershah S/o Shri Hassan, Chirapuly House, Kanjirakad K , Perumbavoor Village
9.	I certify that Shri Ameershah S/o Shri Hassan, Chirapuly House, Kanjirakad Kara, Perumbavoor Village has/have an absolute, clear and marketable title over the schedule property. I further certify that the above Title Deeds is genuine and a valid mortgage can be created and the Mortgage would be enforceable.
10.	In case of creation of Mortgage by deposit of the title deeds, I certify that the deposit of following title deeds / documents would create a valid and enforceable mortgage. Original of the Sale Deed No. 4578/2019 of the Perumbavoor Sub Registry dated 19.12.2019

C. P. MATHEW. B.A. LL.B
Advocate & Notary
Government of Kerala
Roll No. K/202/1980
Perumbavoor - 683 542

C.P. MATHEW, B.A., LL.B.
Advocate & Notary
Kemi Complex, Opp. Post Office
Perumbavoor.

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Date: 19.12.2025

SUPPLEMENTARY REPORT

To

The Chief Manager
State Bank of India SME Branch,
Perumbavoor

Name of the Borrower :

Mr. M.Hassan

Owner of the property

Sri. M. Hassan

Property offered as security

Immovable property admeasuring 5.04 Ares in Resurvey No. 8 in Blo No. XVI (Old Sy No. 239/8B and 239/7B-2-3) in Perumbavoor Village.

Report

I have submitted Title Investigation Report relating to the above property offered as security after verification of all the documents described in that Repo earlier on 07.10.2024.

The property cannot be identified by verification of Electricity Bills , Water Charge Bills or Sale Tax Registration Certificate . But the property can be identified by verification of the Land Tax Receipt in which the Survey Number, Thandapper Number and Extent of the property and name of the owner of the property is described .

I have verified the same.

Yours faithfully

C.P. Mathew
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